

Information to identify the case:

Debtor 1 **Phong Quoc Do**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1120**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **21-10246-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phong Quoc Do

9/1/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Phong Quoc Do
Debtor

Case No. 21-10246-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin

Page 1 of 2

Date Rcvd: Sep 01, 2021

Form ID: 318

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2021:

Recip ID	Recipient Name and Address
db	+ Phong Quoc Do, 2812 East 33rd Street, Erie, PA 16510-2903
15372748	#+ American Express, P.O. Box 8218, Mason, OH 45040-8218

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Sep 02 2021 07:28:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Sep 02 2021 07:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2021 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 02 2021 07:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2021 03:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15372747	+ EDI: AMEREXPR.COM	Sep 02 2021 07:28:00	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15372749	+ EDI: CAPITALONE.COM	Sep 02 2021 07:28:00	Capital One Bank USA, P.O. Box 31293, Salt Lake City, UT 84131-0293
15372750	+ EDI: CITICORP.COM	Sep 02 2021 07:28:00	Citibank/Sears, P.O. Box 6217, Sioux Falls, SD 57117-6217
15372751	+ EDI: CITICORP.COM	Sep 02 2021 07:28:00	Citibank/The Home Depot, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15372752	+ EDI: NAVIENTFKASMDOE.COM	Sep 02 2021 07:28:00	Department of Education/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15372753	+ EDI: NAVIENTFKASMDOE.COM	Sep 02 2021 07:28:00	Department of Education/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15372754	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 02 2021 03:34:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15372756	+ EDI: JPMORGANCHASE	Sep 02 2021 07:28:00	JP Morgan Chase Bank Student, P.O. Box 182057, Columbus, OH 43218-2057

District/off: 0315-1

User: admin

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Date Recd: Sep 01, 2021

Form ID: 318

Total Noticed: 16

15372755	EDI: JPMORGANCHASE	Sep 02 2021 07:28:00	JP Morgan Chase Bank Card, P.O. Box 15369, Wilmington, DE 19850
15372757	Email/Text: Bankruptcy.Notices@pnc.com	Sep 02 2021 03:34:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
15372758	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Synchrony Bank / JC Pennys, P.O. Box 965007, Orlando, FL 32896-5007

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB
aty	*+	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Phong Quoc Do dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Joseph B. Spero	sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Maria Miksich	on behalf of Creditor FLAGSTAR BANK FSB mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5